

From: Larry Price [mailto:larry@trcbank.com]
Sent: Thursday, September 14, 2006 3:27 PM
To: Comments
Subject: RIN 3064-AD09 Assessments

We are writing with reference to the FDIC proposal that “new banks” be assessed the ceiling rate in the healthy bank category (i.e., banks that are CAMELS 1 or 2 and well capitalized).

This proposal does not seem to be a change that even appears to be fair. Denovo banks normally do not become profitable for two to three years under ideal conditions. This new proposal would only add additional burden on funding new banks throughout our country, while the larger and older banks add extra profit to their bottom line.

It would seem “good business” to assist the new members in banking to become solid and profitable, rather than add extra expenses as they work to become profitable.

Every bank, old or new, should deserve the same assessment according to their rating and operate as a level and fair playing field.

We would hope you would reconsider this latest proposal and not put it in place.

Thank you for your time and consideration.

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